

WORLD'S HOME MAGAZINE.

The Word "Obstacle" Not in His Lexicon.

A NEW YORK STORY OF SUCCESS.

The Secret of Valentine P. Snyder's Rise from the Messenger Boy Ranks to Be President of the New Western National Bank—Henry A. Smith Tells of His Youthful Traits.

THE MAN who never recognized the meaning of the word "obstacle" has proved the success of such a policy by becoming one of the most important financial figures in Wall street. Valentine P. Snyder, President of the new Western National Bank of the United States in New York, has since his start in life as a messenger in a country bank achieved a degree of success which is due solely to the spirit of determination with which he encountered all undertakings.

Born in Hudson, N. Y., Valentine P. Snyder enjoyed only the ordinary advantages of the Hudson Academy, but the characteristic that has placed him at the head of a \$10,000,000 banking house placed him at the head of his classes in his native village. No matter what was before him, he never undertook it with the feeling that success was impossible. In his youth he went on the principle that there was a time for work and a time for play. No one enjoyed games more than the young student; no one was more anxious to turn an honest penny, nor was there any one more serious in his studies.

"I never knew a more conscientious and determined boy in my life," said Henry A. Smith, Vice-President of the Western National Bank. "I lived in the same town with Mr. Snyder and attended school with him. We were boys together, and Valentine Snyder was one of the most brilliant students who ever

His connection with the Western National began in 1890 under Daniel Manning. Henry B. Hyde, President of the Equitable Life Assurance Society, came to recognize the young man's ability, and has stood by an esteemed friend to give him support when needed. He said:

"Valentine Snyder is a man who struck the word 'obstacle' from his vocabulary when he was a small boy, and I attribute his success largely to that." Vice-President H. A. Smith has the deepest admiration for his old school friend, who has developed into an important financier at forty-two.

"He is a man whose habits have not been changed by his good fortune," said Mr. Smith. "He gets down to the office at 8 o'clock every morning, and although he is a very busy man he always has a pleasant word for every one."

"When business is over, however, Mr. Snyder takes a different view of life. He is a thoroughly enjoyable companion and seems to enjoy his hours of relaxation. He is a member of the Metropolitan, Colonial, Lawyers' and Democratic Clubs.

"Two favorite pastimes of his boyhood are still echoed in his more mature interests. He is a director of the New York Baseball Club and is an enthusiastic fisherman."

The boy who started out in life as a messenger has not lost his simple tastes,

OUR BATTLESHIPS MORE TO BE FEARED THAN THOSE OF ENGLAND OR GERMANY.

An Official Naval Board at Paris Gives Uncle Sam Third Place Among the Nations for Effective Fighting Ships; England and Germany Being Fourth and Fifth—Italy's Men-of-War the Best; Japan's the Next Most Powerful.

THE following estimates, based on measurements and tests recently made by M. Pellissier, French Minister of the Marine, are highly interesting as giving a comparison of the probable formidability of the various battle-ships of the powers concerned in the Venezuelan complication.

England, Germany and the United States have warships in Venezuela

each other the best types of vessels thus picked out, and to classify them accordingly.

The following vessels were picked out as each being the finest specimen of warship in its particular navy:

For England the Formidable and the Duncan (15,000 tons each); for Germany, the Vittelbach (11,800 tons); for the United States, the Pennsylvania (15,800

Cesarevitch (Russian) carries 2,000 tons of coal; complete armor, 10 inches thick; speed, 19 knots.

The Victor Emmanuel (Italian)—Speed, 20 knots; carries 2,000 tons of coal; armor, 10 inches thick; armament, two 12-inch guns, twelve 8-inch guns and twelve 3-inch guns.

Suffren (French)—Armor, 12 inches thick; speed, 18 knots; capacity for coal,

thickest and most extensive armor possible.

"The Grand Duke gives the first prize to the United States battle-ship Pennsylvania.

"Col. Cuniberti, the Italian expert, is a crank on the subject of speed, and he therefore declares the Italian Victor Emmanuel the victor.

"M. de Ballecourt, the French expert,

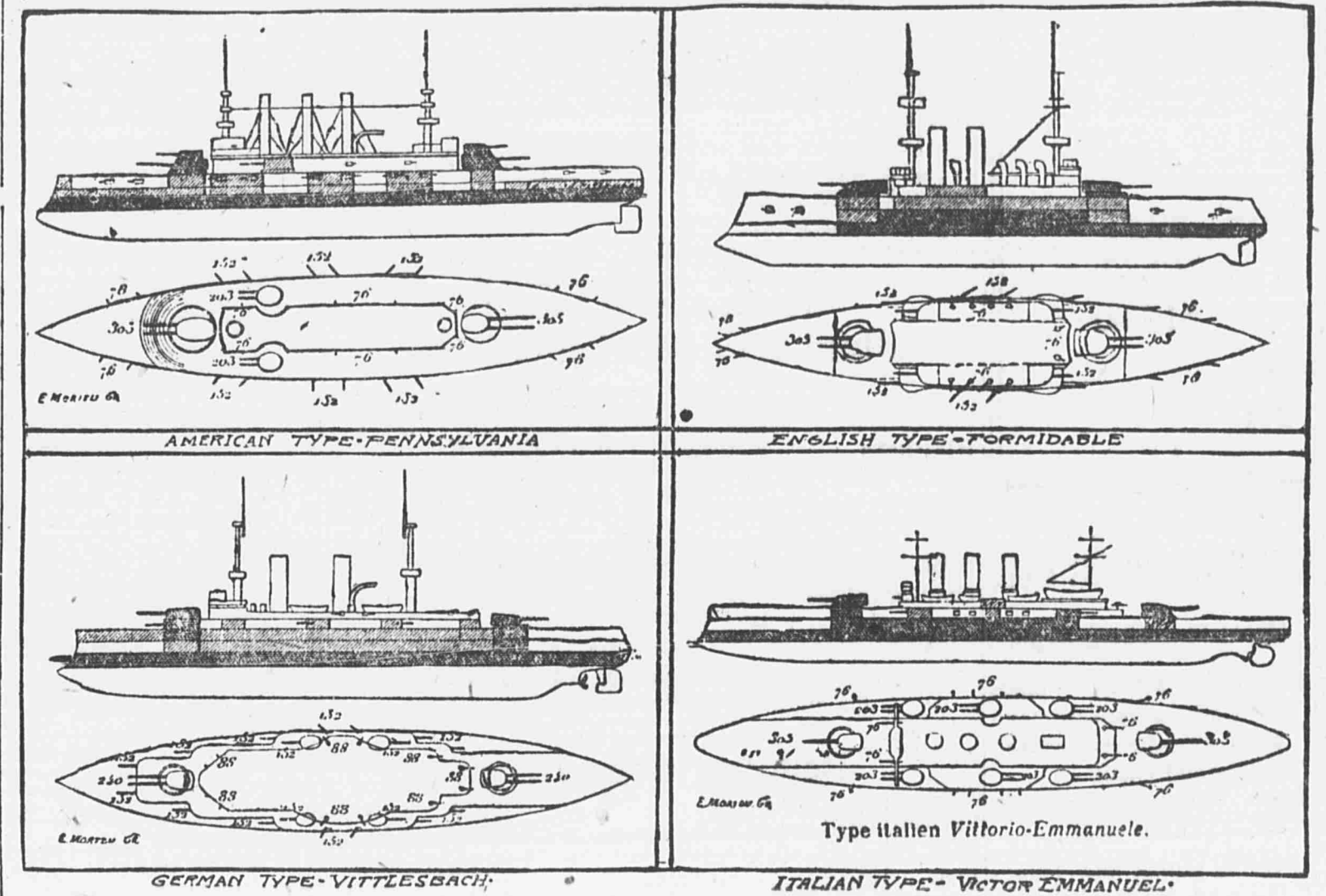


Diagram Showing Armor and Heavy Armament of Four Highest Types of Cruisers. The shaded lines indicate the armored part of the vessels. The figures in the diagram show the sizes of the guns in millimetres—305 being 12-inch guns; 203 being 8-inch guns; 152 being 6-inch guns, and 76 being 3-inch guns.

waters, where, it is said, they may be joined by an Italian fleet. In the event of more serious trouble the estimates here given may serve, in a way, as a model on which to base opinions as to the outcome, and, on the other hand, may be proved absurd in the first possible clash of the fleets.

"What is the criterion by which to determine the relative importance of the qualities of an armored ship?" asks the Paris illustration, and further inquires:

"Is the speed which enables it to pursue or fly from a foe to be considered rather than the artillery which enables it to cripple its opponent or the armor which enables it to defy all attack?"

The question was put to a committee of naval authorities from the various nations. The solution accepted by the illustration is that, in judging the ability of a warship, the following points must be considered: First, it must be determined which is the best armed vessel in each navy; second, to compare with

for Japan, the Mikasa (15,200 tons); for Russia, the Cesarevitch (15,500 tons); for Italy, the Victor Emmanuel (12,500 tons), and the Benedetto-Brin (12,700 tons); for France, the Suffren (11,800 tons).

The following is the armament, speed, &c., of the principal contesting vessels:

The Formidable (English)—Speed, 17 knots; armor, 8.4 inches thick, extending on two tiers for the length of the vessel and to a height of 10 1/2 feet above the water level; armament, four 12-inch guns, twelve 6-inch guns and sixteen 3-inch guns.

The Pennsylvania (United States)—Speed, 19 knots; capacity for carrying, 1,500 tons of coal; armor, 10 inches thick; armament, four 12-inch guns, eight 8-inch guns, twelve 3-inch guns.

The Vittelbach (German)—Speed 19 1/2 knots, complete armor 9 inches thick, coal capacity 1,600 tons.

The Mikasa (Japanese)—Well covered with armor, but at the light thickness of six inches, speed about 19 knots, armament, fourteen 6-inch cannon.

1,800 tons; armament, four 12-inch guns, ten 6.3-inch guns, eight 4-inch guns.

The question then remained as to which of the foregoing list the prize of superior excellence should be awarded.

"To effectively classify these champions," the illustration continues, "the judges must explain which, in their opinion, would be the most formidable in a naval battle, in reference to speed, impregnability, artillery and radius of action."

"The judges' verdict is naturally based on the foregoing points."

The reply of Grand Duke Alexander of Russia (one of the Russian naval judges) is interesting. He says:

"The foremost quality of a man-of-war consists in keeping the enemy at a certain fighting distance, thus permitting its best use of artillery. Thus a uniform rate of speed must be maintained. The next important item consists in the vessel's ability to endure for the longest time the fire of the enemy. Thus the vessel must have the

bases, his judgment on mathematical lines."

According to De Ballecourt, a normally armed ship should be about 400 feet long, should be able to carry 1,000 tons of coal, have complete armor at least ten inches thick and a less thick armor with turrets for the artillery.

By a mathematical calculation based on the above qualities in each of the contesting ships, De Ballecourt comes to his conclusions.

According, then, to the disposition of armament or the extent of the range action the vessel's power is classified. Here, says the illustration, "is the result of these calculations. We have prepared it solely from the estimates of such judges as gave exact verdicts; for some of the judges, while writing learnedly on the subject, did not make categorical replies."

"The estimates award first place," concludes the illustration, "to the Victor Emmanuel, which may therefore be considered the most powerful armed of all the warships of the world, five of the fourteen judges proclaiming it the first of them all."

The Japanese "Mikasa" follows, with four firsts.

The United States battleship Pennsylvania is third, with two firsts.

The French Suffren is fourth, while the English Formidable is fifth in line, and the German Vittelbach last.



VALENTINE P. SNYDER.

attended Hudson Academy. One incident stands out which illustrates the boy who went to life. As is the custom in small towns, our school was visited at stated intervals by the trustees. One day one of these pompous individuals appeared before us and began to cast consternation among us by giving us tests in our different studies. Finally he put an algebraic problem on the board that made even the teacher gasp. Scholar after scholar fell before the mathematical subtleties. At last the trustee cried out in stentorian tones: "Is there no pupil in this school who can work out this problem?" We all looked at Valentine, and he rose to the situation. Going to the blackboard, he worked out the difficult problem, much to the delight and triumph of the school.

"The trustee turned to look at him and demanded that he approach his august presence."

"Give me your hand, young man," he said. "I'm proud to know you. You have a remarkable intellect. We will hear more from you one of these days."

"He was always a fine mathematician," and had a remarkable head for figures.

"What was the use of giving in about the problem?" he asked when praised by his schoolmates. "Any one could have done it if he had only stuck to it."

"It was the willingness to stick to a thing that has made Valentine P. Snyder what he is to-day. He never thought of possible failure."

"A determination to succeed characterized his early life, and he has realized that determination."

Mr. Snyder is a man who will talk but little of his achievements.

"I have only attended strictly to business, and I think any man might be successful if he would do that," he said.

After finishing his course at the Hudson Academy Valentine P. Snyder entered upon the first step of his banking career. As a messenger in the Hudson River Bank in Hudson he started out, and he conscientiously did his performance of his duties that promotion came his way. Later he went to the First National Bank of Pliskin, then to the Chatham National and Third National of this city.

His first important recognition came when Daniel Manning, at that time Secretary of the Treasury, made him his private secretary. His advancement from that time was rapid. From chief clerk in the United States Treasury he became Deputy Controller of the Currency. When he was only twenty-seven years of age he was acting Comptroller of the Currency. In 1887 he was appointed National Bank Examiner of this city, but resigned to become cashier of the First National Bank.

CHILD LABOR.

In 1902 there were no female and child laborers in the marble industry of France. To-day they constitute 24 per cent of the force.

The OPAL FROM IRAPVATO, BY F. H. LANCASTER.

A Romance in Which Love and Lying Figure Largely.

(Copyright, 1902, by Daily Story Pub. Co.)

THE stranger whom they had taken on board at Vera Cruz seemed inclined to make himself agreeable, and the passengers, bored and bothered by a long voyage in a hot climate, were only too glad to be amused. They listened to his tales of Mexico and Mexican travel, and piled him with questions—all save the girl who had been to Mexico and who sank deeper behind her paper and smiled to herself when the well-known voice came to her, strong and steady above all minor noises.

The talk thickened and the woman behind her paper smiled more broadly. He was really telling the truth in spite of the temptation of a credulous crowd. Yet she had suspected him once of speaking falsely. So strong had been that suspicion she had gone away from home to break up a friendship that was growing dangerously dear. To fall in love with a man whose word could not be absolutely believed in would be a slap in the face that her self-respect might find it difficult to sustain.

"But, man alive, didn't you have a single adventure in that land of romance?"

"No," he said slowly. "Mexico is not so much that way as it used to be. I did have what you might call an adventure, too, but as it was more profitable than perilous, perhaps I had better not mention it."

"Out with it, man."

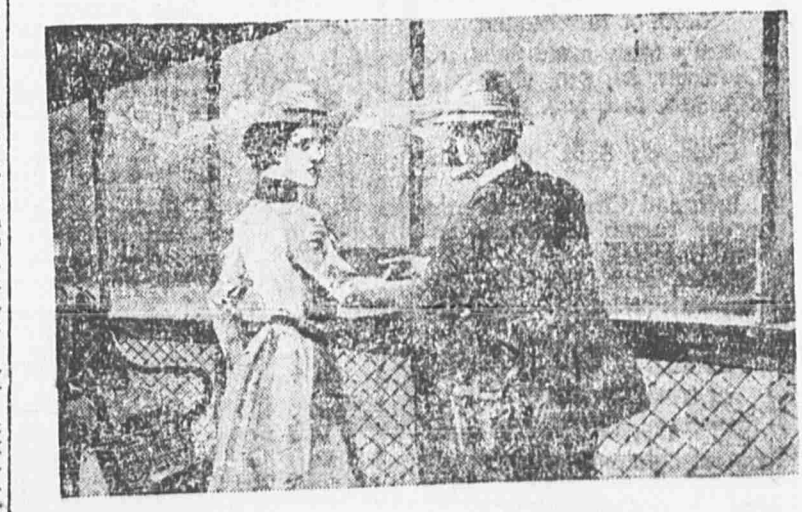
"Then don't blame me if it falls rather flat. I suppose you have all heard of the mountain and I caught sight of the scoundrel leaning low over his horse's neck and holding the woman over his saddle bow. He was perhaps a hundred yards from where I sat in the shadow, and the way he urged on his horse and looked behind him showed me that he knew he was pursued.

when I was startled by the shrill scream of a woman. I faced around and caught the quick beat of horse's hoofs.

Of course I understood that a scoundrel had stolen the girl and was making for the mountains as fast as

that before he realized my intention I was upon him. To drop the lines upon my pony's neck and catch the girl in my arms as I tore by was as easily done as said. It was a moment or two before he could check his horse and

THE PROPOSAL.



"THEN YOU DO CARE?" HE SAID, EAGERLY.

horseflesh could carry him. Just then the moon threw its first rays over the mountain and I caught sight of the scoundrel leaning low over his horse's neck and holding the woman over his saddle bow. He was perhaps a hundred yards from where I sat in the shadow, and the way he urged on his horse and looked behind him showed me that he knew he was pursued.

The distance between us was so slight

turn in pursuit, and when a pony is riding full speed down a mountain side a moment means a good deal. It was his time to hold fire, but I heard the jingle of the sheath as he drew his knife, and at every plunge my horse made a start to follow. Not a pleasant sensation, I can assure you. Well, not to be tedious, we met the scoundrel between my shoulders. Not a pleasant sensation, I can assure you. Well, not to be tedious, we met the scoundrel between my shoulders. Not a pleasant sensation, I can assure you. Well, not to be tedious, we met the scoundrel between my shoulders.

ring—an opal from Irapatato—was presented to me. It is beyond price."

The girl came from behind her paper and went on deck to face pale with passion.

"Is lying, lying," she whispered, fiercely.

"Didn't know you were on board," remarked a big voice at her elbow.

"If my memory serves me true," she remarked, rigidly, "the opal of Irapatato is neither costly nor rare."

"No," he replied carelessly, "it is as cheap as peas at Pentecost. I picked this one up for a song."

"Then," she began sternly, "when you told that wonderful tale you were"—she hesitated at the bitter word.

"Oh, what's lying? Yes, of course. You did not believe it for an instant, did you?" she said, viciously, "I could not."

"There was no need for you to try," he replied, still with that air of being bothered by something far away.

"No need?" she exclaimed. "It seems to me that when the last vestige of respect for a friend is slipping from one there is bitter need to try to save at least a little of it."

"The man returned to the present with a start of glad surprise.

"Then you do care," he said, eagerly, as he gathered her hands into his large grasp.

"Dear little girl!" she returned, indignantly.

"My dear, that is as big a one as my opal from Irapatato. You nearly broke my heart going off that way without a word of parting. I have followed you all over Mexico and always missed you. When I came on board to-day I had about decided that you were avoiding me intentionally. The thought troubled me, dear, more than I can tell you."

"But you are not going to keep on doing it?"

"Indeed, I am, sweetheart, unless some stray fool comes blundering into my parade."

"I didn't mean—I meant about telling things."

"He drew her close and looked earnestly into her eyes.

"Dear, I have never lied to you by word or deed, and never expect to. I had known that you were listening; not all the fends and all the furies could have made me say a word about that plaguey opal except that I bought it of a beggarly looking old chap in Irapatato for six dollars and six dimes."

Amusements.

NOVELTY SHOW
—AND CHRISTMAS FAIR—
Madison Square Garden,
December 15 to 25, 10 A. M.
—200 MANUFACTURERS' EXHIBITS—
OF HOLIDAY GOODS.
STREET CARNIVAL.
25c. AMUSEMENT. 25c.

Grand-AMELIA Bingham
NEXT WEEK—A REMARKABLE CHANCE.
EMPIRE THEATRE, Broadway and 40th St.
Evgs. 8:20. Matinee Sat. & Sun. 2:15.
WM. FAVERHAM IN IMPROBUDENCE.

CRITERION THEATRE, Broadway & 44th St.
Evgs. at 8:15. Matinee Sat. & Sun. 2:15.
JULIA MARLOWE IN **THE CAVALIER**.

GARRICK THEATRE, 15th St., near B'way.
Last 3 Evgs. Mat. Sat. & Sun. 2:15.
MANNERING IN **THE STURGEON'S OF GERALDINE**.
By Clyde Fitch.

NEW SAVOY THEATRE, 34th St. & B'way.
Last 3 Evgs. 8:20. Mat. Sat. & Sun. 2:15.
BARRYMORE IN **A COUNTRY MOUSE**.
By Clyde Fitch.

MADISON SQUARE THEATRE, 21st St. & B'way.
By Mary Audrey.
Evgs. 8:15. Mat. Sat. & Sun. 2:15.

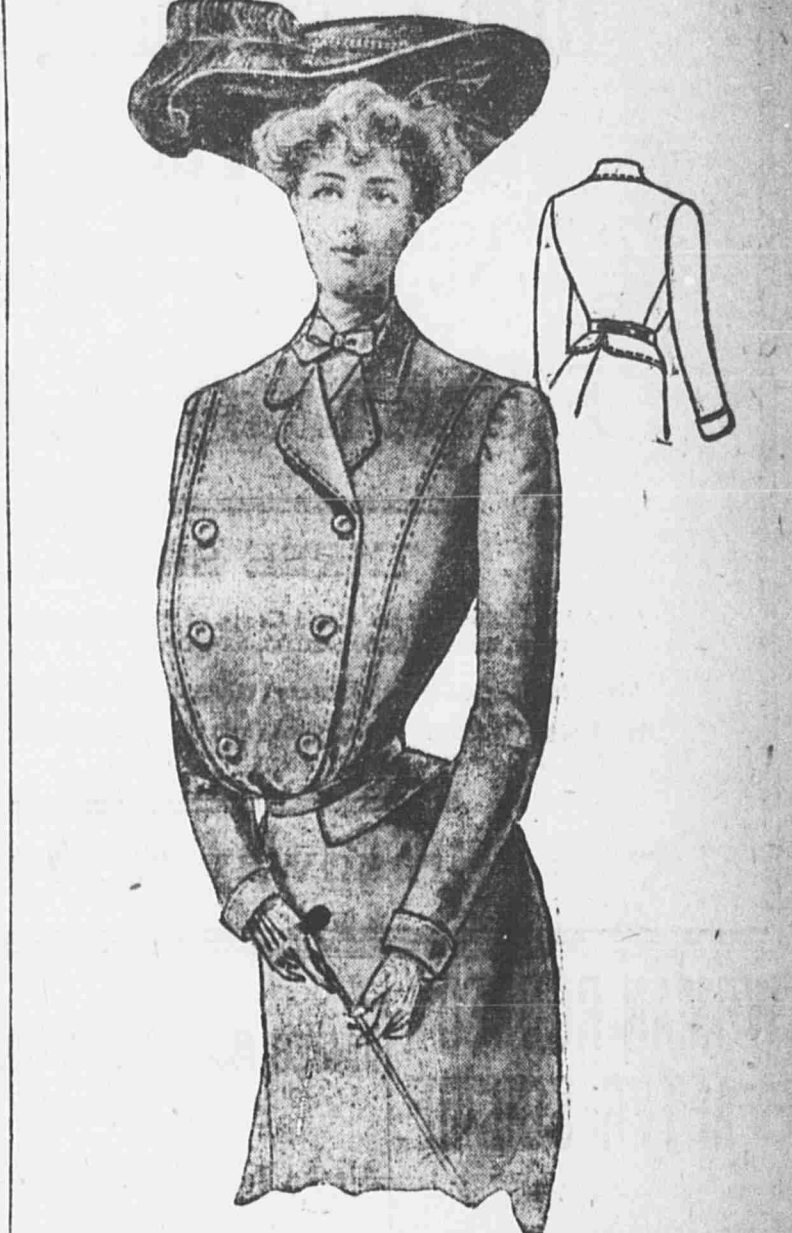
KNICKERBOCKER THEATRE, B'way & 35th St.
Evgs. 8:15. Mat. Sat. & Sun. 2:15.
GOODWIN IN **THE ALTAIR OF FRIENDSHIP**.

GARDEN THEATRE, 27th St. & Madison Av.
Last 3 Evgs. 8:15. Mat. Sat. & Sun. 2:15.
THE CARDINAL.

Manhattan Mrs. Fiske IN **MARY OF**.
Matinee Christmas and New Year's.

METROPOLIS, A Romance of Cuba Hollow.
Last 3 Evgs. 8:15. Mat. Sat. & Sun. 2:15.
Next Week—ARE YOU A MASON?

May Manton's Helps For Home Dressmakers



ONE OF THE LATEST BLOUSECOATS.

Blouse coats are in the height of style, and are much worn both as general wraps and parts of entire costumes. Cloth, sheltine, velvet and velveteen all are in vogue. The very smart and attractive model shown is adapted to all the materials and both uses, but as illustrated makes part of a gray velvet suit and is simply stitched in tailor style.

The blouse is eminently simple, but includes the fashionable slot seams and roll-over cuffs. To the lower edge is seamed a basque portion, which can, however, be omitted and the jacket finished with the belt.

The quantity of material required for the medium size is 4 1/4 yards, 2 1/2 inches wide, 2 yards 4 1/4 inches wide or 1 3/4 yards 62 inches wide.

The pattern, 4277, in sizes for a 32, 34, 36 and 40 inch bust measure will be mailed for 10 cents.

Send money to "Cashier, The World, Pulitzer Building, New York City."

Amusements.

Sterling Silver
TRADE MARK
WHITING MFG CO
Silversmiths,
Broadway & 18th St
New York.
OPEN EVENINGS
UNTIL CHRISTMAS

Amusements.
METROPOLITAN OPERA-HOUSE.
GRAND OPERA SEASON 1902-1903.
Under the direction of MR. MAURICE GRAU.
To-morrow Evg., Dec. 19, at 8:—TANNHAUSER.
Sat. Aft., Dec. 20, at 2:—L'AFRICAIN.
Sun. Evg., Dec. 21, at 8:—L'AFRICAIN.
Schumann-Heink, Sellsinger, Campanelli, Entire Opera Orchestra, Conductor, Herzs.

Webster & Fields' MUSIC, Broadway & 20th St.
THE MUSICAL TWIRLY-WHIRLY TO-NIGHT. First NEW BUREAU, THE STICKINESS OF GELATINE.
—By the All-Star Song Company.

SKATING RINK
30 WEST 67TH STREET.
HOCKEY MATCH TO-MORROW.
ST. PAUL SCHOOL VS. ALUMNI.
ADMISSION 50 CENTS.

THE NINETY AND NINE
Prices: 25, 50, 75, 1.00. Mat. Wed. & Sat. 2.00.
AMERICAN
Evgs. 8:15. 25c. 50c. 75c. 1.00.
MAT. DAILY. A REMARKABLE CARE.
Evgs. 8:15. 25c. 50c. 75c. 1.00.
TRD MARKS' BIG CONCERT SUNDAY NIGHT.

ATLANTIC GARDEN, B'way, 10th St.
Evgs. 8:15. Mat. Sat. & Sun. 2:15.
Wilson & Dunne, Miss. Adels, Marshall, Smith & Norman, Cinematograph, Eachers' Orchestra.

BELASCO THEATRE, B'way, 42d St. N.Y.
David Belasco presents "THE DARLING OF THE GODS."
ADMISSION 50 CENTS.

WEST END THEATRE, WILD ROSE
Sunday Night RICE "TODAY'S" Tremendous bill of big-class acts. Seats now selling.

BIJOU, Sat. Mat. **MABELLE GILMAN**
Evgs. 8:15. Mat. Sat. & Sun. 2:15.
In "THE MOCKING BIRD."
SEATS READY FOR THE HOLIDAY NIGHTS.

HARLEM THE TWO SCHOOLS, Evgs. 8:15. Mat. Sat. & Sun. 2:15.
Op-Home. A REMARKABLE CARE.
Every Sabbath Night. SUNDAY CONCERT.
Next Week—ARE YOU A MASON?

Amusements.
VISIT PROCTOR'S TO-DAY 25c. TO-NIGHT. Res. 75c.
23d St. Reserved Evgs. Aft. & Eve.—Full Orchestra.
(Continued) Vanderbilt, Russell Bros., Ward & Curran, Plaza, Savoy & Dixon, Orville & Frank, 25c. Adts.

5th Ave. (Hoodman Hill, William Bramwell, Miss Sellsinger, All Favorite Stock, Vanderbilt, Russell Bros., Ward & Curran, Plaza, Savoy & Dixon, Orville & Frank, 25c. Adts.)

58th St. (Hoodman Hill, William Bramwell, Miss Sellsinger, All Favorite Stock, Vanderbilt, Russell Bros., Ward & Curran, Plaza, Savoy & Dixon, Orville & Frank, 25c. Adts.)

125th St. (Hoodman Hill, William Bramwell, Miss Sellsinger, All Favorite Stock, Vanderbilt, Russell Bros., Ward & Curran, Plaza, Savoy & Dixon, Orville & Frank, 25c. Adts.)

PASTOR'S 14TH ST. NEAR B'way & 14th St. 25c. TO-NIGHT. Res. 75c.
THE 4 COLBY FAMILY. ED LATELL. BROADWAY THEATRE. 14TH ST. NEAR B'way & 14th St. 25c. TO-NIGHT. Res. 75c.

BROADWAY THEATRE, 41st St. & B'way. Evgs. 8:15. Mat. Sat. & Sun. 2:15.
THE SILVER SLIPPER.

THE DEWEY, AMERICAN BUREAUS. 14TH ST. NEAR B'way & 14th St. 25c. TO-NIGHT. Res. 75c.

DALY'S A COUNTRY GIRL. Evgs. 8:15. Mat. Sat. & Sun. 2:15.

MRS. OSBORN'S PLAY HOUSE Evgs. at 8:15. Mat. Sat. & Sun. 2:15.

JOE WELCH in his **The Peddler**. Next Week—Last season's success. Up York State.

WALLACE'S B'way & 34th St. Evgs. 8:20. Mat. Sat. & Sun. 2:15.
L. K. HACKETT IN **THE CRISIS**.

SOUSA Concert in New York. Evgs. 8:15. Mat. Sat. & Sun. 2:15.

VIOLA ALLEN Evgs. at 8:15. Mat. Sat. & Sun. 2:15.

HERALD, Evgs. at 8:15. Mat. Sat. & Sun. 2:15.

THEATRE, Evgs. at 8:15. Mat. Sat. & Sun. 2:15.

KEITH'S B'way BEST SHOW IN TOWN. Evgs. 8:15. Mat. Sat. & Sun. 2:15.

EDEN CINEMATOGRAPH De Kolts the Wizard tonight at 8.

NEW YORK B'way 44th St. Evgs. 8:15. Mat. Sat. & Sun. 2:15.

When Johnny Comes Marching Home.

STAR Evgs. at 8:15. Mat. Sat. & Sun. 2:15.

CIRCLE THEATRE, B'way & 6th St. Evgs. 8:15. Mat. Sat. & Sun. 2:15.

3 D'VE Mat. To-day. ALASKA. Next Week—Two Nights in a Row.

Brooklyn Amusements.
MONTAUK. Evgs. at 8:15. Mat. Sat. & Sun. 2:15.